

USDA Rural Development

Annual Report 2004



PENNSYLVANIA



Committed to the future of rural communities.

PENNSYLVANIA

Annual Report

Fiscal Year 2004

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USDA Secretary Ann M. Veneman

One of the hallmarks of the Bush Administration centers on improving the quality-of-life and increasing economic opportunities in rural communities. To do this, USDA Rural Development focuses efforts on three primary areas -- home ownership opportunities, business development, and community infrastructure.

The \$50 billion in USDA Rural Development investments made by the Bush Administration has helped to create or save over 800,000 jobs that are important to rural communities. The all time record high of 76.1 percent homeownership in rural areas is evidence that programs are working as USDA Rural Development has helped 170,000 families attain their dream of homeownership. President Bush has set a goal of providing access to all Americans by 2007. USDA Rural Development is helping meet this goal by increasing access for 1.2 million households and businesses to high-speed Internet technologies.

USDA Rural Development has provided 2.7 million people with basic community water and wastewater infrastructure. Additionally, investments that assist communities with financing public health and safety first responder requests, including financing the purchase of 600 fire trucks and 150 police cars and construct or renovate nearly 100 medical facilities, are having a positive impact on the quality of life in rural America.

The Bush Administration understands the values and traditions that are unique to those who call rural America home. President Bush and I, along with our USDA Rural Development family, are working hard to support families, businesses, and communities increase economic opportunities and improve the quality of life in rural communities.



Agriculture Acting Under Secretary for Rural Development Gilbert Gonzalez

Citizens and community leaders throughout rural American share a common desire to bring economic opportunity and an improved quality of life to their community. There is a remarkable cohesiveness among rural citizens that allows the energy and enthusiasm of local citizens to harness the resources needed to bring solutions to economic and social issues facing their communities.

Today, more Americans than ever are realizing their dream of becoming a homeowner. Bringing stability to families, neighborhoods and increasing personal family wealth through building of financial equity in their future. I am proud to say that 20 percent of the first-time homeowners receiving financing this year are minority families.

We are committed to aggressively working to help families, communities and businesses build the basic community infrastructure, help create more local jobs and gain access to educational and health care services and technologies that allow them to be better prepared to compete in a global environment.

While we have accomplished much, we know that more must be done to assist more families, businesses, and communities benefit from the financing and technical assistance USDA Rural Development provides. That is why I unveiled this year a new education and outreach effort designed to ensure everyone in rural areas know what assistance is available to help them achieve their economic goals and improve their quality of life. Simply put, USDA Rural Development is the sole government agency that can build rural communities from the ground up.

To date, the Bush Administration, through USDA Rural Development, has invested \$50 billion to help create or save over 800,000 jobs. We have a team of dedicated professionals capable and ready to work with you to improve the quality of life in rural Pennsylvania. I encourage you to contact your local or state office in Pennsylvania to learn more about how USDA Rural Development can help improve the quality of life and increase the economic opportunity in your community.



State Director Byron E. Ross

Fiscal year 2004 was one of the best years ever for USDA Rural Development in Pennsylvania! This report highlights examples of USDA Rural Development's commitment to the future of Pennsylvania rural communities.

This was our first full year since we restructured our staff responsibilities, and we are beginning to see some of the results as we transition from individual program to community-based goals. We feel that it is important not only to maximize the utilization of funds appropriated for Pennsylvania but to also assure that all communities have an opportunity to meet their needs with USDA Rural Development programs.

This effort has resulted in USDA Rural Development personnel attending numerous conferences, conventions, and meetings that involved a gathering of organizations and/or individuals that learned what we can do for rural Pennsylvania. I frequently was giving someone a big check or cutting a ribbon at ground breakings, and the media was full of stories and pictures about what USDA Rural Development is all about.

We cannot thank our partners enough for helping USDA Rural Development with delivering our programs. Often times, they provided funds to assist applicants in obtaining USDA Rural Development financing, and other times directed their clients to our local offices to complete an application. With the help of Rural LISC and the Pennsylvania Housing Finance Agency, rural Pennsylvanians will now have access to home buyer education in every county. The banking community helped us create or save more than 1700 jobs. Many of these businesses are closely related to agricultural production and new technology. The local development districts, universities and community development corporations provided technical assistance and loans to establish and grow new enterprises.

Our work with other lenders, housing authorities, county agencies and non-profit organizations placed more than 1170 families in homes and provided assistance to another 600 elderly and disabled homeowners to make their homes safe and sanitary when they could not afford to correct deficiencies themselves.

USDA Rural Development provided funds to local municipalities and authorities to construct new sewer facilities and improve water systems which enabled more than 8,500 customers in fourteen communities to live in a cleaner environment. Hundreds of thousands of rural Pennsylvanians are safer because their local fire and rescue organizations were able to build new facilities or purchase new equipment with USDA Rural Development financing. Troubled youth, homeless people, batter spouses, the sick and the elderly have all been touched by USDA Rural Development by making their lives safer, cleaner, healthier, and better educated.

State Representatives, the Governor and his staff, and the Pennsylvania Congressional delegation bring to USDA Rural Development a common interest of helping the rural people of the Commonwealth. Along with the Bush Administration, we all join together "committed to the future of Rural America". It is government helping people help themselves.

I look forward to serving the people of Pennsylvania for another four years.

(Cameron, Centre, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Forest, Jefferson, Lawrence, McKean, Mercer, Potter, Union, Venango and Warren Counties)

Community Facilities

The Penfield Volunteer Fire Department took delivery of a new heavy rescue vehicle with fully enclosed cab that can carry up to 6 passengers and the driver. Funded through a previous Community Facility USDA Rural Development grant and loan and local contributions, the new heavy rescue vehicle will help the first responders better serve the community of Penfield and its surrounding area including Huston Township. In Fiscal Year 2004, USDA Rural Development provided \$1,730,250 in loans and \$352,000 in grants to Pennsylvania's first responders.



Adding to a funding mix was USDA Rural Development's contribution of a \$1,490,000 Community Facilities loan to Precision Manufacturing Institute towards equipment purchases and renovations of the three-story, 30,000 square foot, former Great Atlantic & Western Railroad building in Meadville's Bessemer Commerce Park. The building is being leased by Precision Manufacturing Institute to be used as a technology training facility for unemployed and displaced laborers and others in new technologies. Students will receive training in metals and machining trades along with new programs currently being developed for plastic and mold injection,

advanced manufacturing and computer software, welding, office fundamentals and supervisory skills, robotics and rapid prototyping. An added benefit to the community is the opportunity for local shops to utilize the Institute's state-of-the-art software and equipment in a shared-use program.



504 Housing

USDA Rural Development's Section 504 Single-Family Housing Program has provided an elderly widower in Clearfield County a loan and grant to hook up to the public sewage system and make vital repairs to enable him to remain in his home.

USDA Rural Development assisted another elderly Clearfield County resident to connect to public sewage and to preserve one of the oldest homes in the village. This was achieved in collaboration with the Community Action Agency that assisted with the furnace. The family will be donating most of the labor for interior and exterior improvements.



502 Housing

USDA Rural Development's Section 502 Homeownership Program was used by a single mother with 4 children in the very-low income bracket to purchase a house that was average in condition and appeal but, with USDA Rural Development loan funds and her talent and creativity, is now an attractive home in Elk County. The loan was leveraged with a local bank thereby using fewer federal dollars and encouraging local lending. The value of the property was also increased by the existence of public sewage.

(Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Fayette, Greene, Indiana, Somerset, Washington and Westmoreland Counties)

Rural Business Enterprise Grants



The Somerset County Campus of Allegany College of Maryland gained much needed water and sewer utility improvements essential for its future. The Appalachian Regional Commission and a Rural Business Enterprise Grant (RBEG) from USDA Rural Development provided the bulk of financing needed for the project.



Ford City Business Incubator received a RBEG of \$199,500 along with state and local funds to renovate this abandoned Pittsburgh Plate Glass (PPG) factory located in the Borough of Ford City in Armstrong County. This 60,000 sq. ft. building will house start-up high-tech research/manufacturing companies. Caracal, a startup manufacturer of silicon wafers, has committed to leasing 10,000 sq. ft. upon completion of construction. Caracal will create up to 50 new high paying jobs over the next three years. There is potential for further development of other buildings in this complex.

504 Housing

Pictured is a house that with the help of the USDA Rural Development's Section 504 loan and grant program, the roof was replaced and new windows and vinyl siding were installed for this Fayette County homeowner.



BEFORE



AFTER

Water and Waste Loan and Grant Program

Indiana County Municipal Services Authority (ICMSA) Sewer Renovation Project IV

Expected Completion – January 2005

RUS Loans	\$ 7,660,000
RUS Grants	\$ 6,412,265
Owner Share	<u>\$ 869,600</u>
Total Project	\$14,941,865

The majority of the project area is currently served by malfunctioning on-lot sewer systems that do not meet Department of Environmental Protection standards, or wildcat sewers that discharge untreated sewage directly into local waterways, roadside ditches or directly onto the ground. The sewage problems in these communities were not only creating a nuisance to public health, safety, and welfare, but also detrimental to the environment. This project will significantly improve the quality of the human environment with no significant adverse affect on the natural environment.



Through a combination of USDA Rural Development Water and Waste Loan and Grant program, ICMSA Sewer Renovation Project IV will service 1087 residential customers (approx. 3,000 people) as well as the State Prison in Creekside Borough, Ernest Borough, White Township, Rayne Township, Montgomery Township, and Cherry Hill Township. All areas are located in rural Indiana County. ICMSA has constructed numerous water and wastewater systems in conjunction with water and waste program funding. Since 1980 a total \$18,600,000 in loans and grants have been used to construct these vital infrastructure projects that provide utility services to more than 6,700 people in Indiana County.

(Berks, Bradford, Bucks, Carbon, Columbia, Lackawanna, Lehigh, Luzerne, Lycoming, Monroe, Montgomery, Montour, Northampton, Northumberland, Pike, Schuylkill, Sullivan, Susquehanna, Tioga, Wayne, and Wyoming Counties)

Water and Waste Loan and Grant Program

Representatives from Charlestown Township Municipal Authority and USDA Rural Development are pictured discussing the wastewater collection and transmission facilities serving various areas in Charlestown Township, Tioga County. Currently 533 customers are being served. Funding for the current project included a \$1,400,000 grant and \$3,559,200 loan from USDA Rural Development's water and wastewater program along with a \$372,300 local contribution. The \$5,331,500 project will provide a sanitary sewer system extension from the Authority's existing system for several areas along and branching off from the Route 6 developed corridor East of Wellsboro. Two hundred ninety-three additional customers are to be served. The existing system of sewage collection and treatment within the proposed project area is malfunctioning on-lot sewage disposal systems. The project will create healthier and safer living conditions for all residents of the serving area.



Business and Industry Guaranteed Loan

USDA Rural Development provided a \$871,860 Business & Industry Guaranteed Loan to Clearvision towards the construction of a 10,067 square foot psychological therapy treatment facility for adolescents in Montgomery, Lycoming County. Clearvision is a residential treatment facility that will provide behavioral therapy services to adoles-

cent females having difficulty functioning in mainstream society. Besides providing a valuable service, 18 jobs will be created.

Housing Preservation Grant

In August, 2004, the Redevelopment Authority of Wayne County was awarded a \$99,641 grant through the Housing Preservation Grant program. This is their fifteenth grant since August, 1989 making their total assistance to date \$1,681,313. Grant funds will assist very-low income homeowners make needed repairs to their homes by providing recipients a 100% grant of up to \$14,000. Homeowners qualify if they 1) do not have sufficient resources to repay a loan and 2) do not have other resources available to accomplish the rehabilitation of their homes. This assistance is available to all twenty-eight municipalities in Wayne County.

Section 8 Housing Choice Voucher Program

Owning a home is possible, and a family's experience in Bradford County is one example of how they moved from a rented, second floor apartment to their own home. They discovered the Section 8 Housing Choice Voucher program and contacted USDA Rural Development. After attending a homeownership workshop on financial management and budgeting provided by Tre-Hab, a local non-profit organization who also offered closing costs assistance and with the help of the Bradford County Housing Authority, they became homeowners.

Water and Waste Loan and Grant Program



Gilbert Gonzalez, Acting Under Secretary of Agriculture for USDA Rural Development visited several projects in Schuylkill County in October. One of those projects was the Pine Grove Joint Treatment Authority which is in the midst of an \$11 million dollar upgrade to its sewage collection and treatment systems. USDA Rural Development previously provided a combination loan and grant. Mr. Gonzalez is pictured (on the far right) with members of the sewer authority and State Director Byron Ross (second from right) discussing the

project.

Business and Industry Guaranteed Loan

Acting Under Secretary Gonzalez also visited the Keystone Potato Products in Hegins where a ribbon cutting ceremony was held highlighting the company's receipt of a \$4,995,000 Business and Industry Guaranteed Loan and a \$450,000 Value-Added Grant from USDA Rural Development. Forty jobs are expected to be created at this new source for potato products.



Community Facilities Program

Acting Under Secretary Gonzalez also met with Schuylkill County first responders at the Schuylkill County Firefighters fire tower in Frackville previously funded with a \$90,000 grant from USDA Rural Development towards its construction. Four **Schuylkill County fire companies** received Community Facilities assistance from USDA Rural Development in 2004.

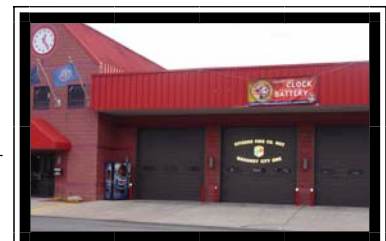
Among them was:

Good Intent—\$84,500 grant towards fire truck

Independent Hose (St. Clair) - \$486,750 loan—fire house

Phoenix Fire Co.—\$273,500 loan and \$67,500 grant towards fire truck

Citizen's Hose—\$247,000 loan and \$100,000 grant for a new pumper — the largest loan and grant combination.



(Adams, Chester, Cumberland, Dauphin, Delaware, Franklin, Fulton, Huntingdon, Juniata, Lancaster, Lebanon, Mifflin, Perry, Philadelphia, Snyder and York Counties)

Business and Industry Guaranteed Loan

Falcon Engineering received a \$3,000,000 guaranteed loan from USDA Rural Development in a check presentation ceremony in October. The monies will be used to provide working capital, debt restructuring and the purchase of machinery and equipment for a system-engineering corporation to be located at Letterkenny. Its products are in the infrared marking/identification product market. These products will help identify personnel, vehicles and stationary objects during the hours of darkness or reduced visibility. These devices have major applications among the military and civilian law enforcement communities. The project will retain existing jobs as well as create new ones.



Community Facilities Program

USDA Rural Development in Pennsylvania has numerous resources to aid in developing and supporting its many rural communities. Recently, \$1,055,150 in loan funding provided by USDA Rural Development's Community Facilities (CF) program resulted in the renovation of office space for the Adams County Housing Authority (ACHA). Although the major

portion of the funding came from the CF direct loan program, those funds were partnered with several state and local grants making this project feasible.

ACHA is a non-profit corporation that administers many housing programs, homeowner counseling services, rental assistance programs, homeless aid, life skills courses as well as CDBG programs to approximately 2300 residents in the service area of Adams and York Counties. The facility will be used for office space for staff administering these programs in addition to providing a public meeting space, which is currently being used in part as an after-school computer lab.

ACHA has been in business since 1967 and is the only entity of its kind in the Adams County area. They offer the majority of affordable housing solutions within the county, subsidizing 80% - 85% of housing unit leases with the County.

USDA Rural Development has partnered with ACHA and Housing and Urban Development (HUD) to utilize the Section 8 Housing Choice Voucher Program. Through this program, both Agencies enabled a family to leave a homeless shelter and become a homeowner. ACHA is an approved 502 Direct Loan Packager and provides Homeownership Education and Credit Counseling for USDA Rural Development (RD) applicants and borrowers. ACHA provides low interest loans and grants when available to assist low and very low applicants with down payment and closing costs. ACHA was a recipient of the RD National Homeownership Month award in June 2003.

ACHA/Adams County Interfaith Housing Corp. (ACIHC) provides rental assistance to low and very low income residents of Adams County by utilizing the USDA RD 515 Multi-Family Housing Program. There are currently 4 projects totaling 88 units which ACHA/ACIHC manage and operate.

Multi-Family Housing

During FY 04, a subsequent loan in the amount of \$602,313 was obligated for Breckenridge Village Apartments. This is a 56 unit family complex with 43 units of rental assistance located in Gettysburg, Adams County. This complex was originally a two phase complex, constructed in 1974 and 1975. In 1993, the two phases were consolidated into one.

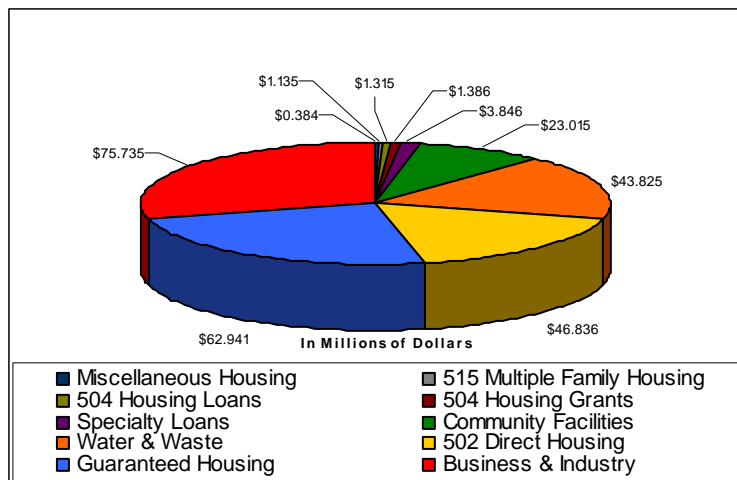
Discussion with the owner regarding the possibility of a subsequent loan to do rehabilitation to the complex with the owner began in 2003. The owner felt that, in order to be more competitive with newer units being built in the market area, they needed to make renovations to their existing units.



This includes new siding, windows, downspouts and gutters, new storm doors, new balconies, new cabinets in the kitchen and bathrooms, air conditioners, various concrete repairs/renovations throughout the complex and an addition to the existing office and laundry room.

Rents have always been very competitive for this complex and will remain so, even after the subsequent loan. Renovations are anticipated to begin in the Spring of 2005.

USDA Rural Development's investment in Pennsylvania for FY 2004.



Programs	Amount
Miscellaneous Housing	\$384,281
515 MFH	\$1,135,793
504 Housing Loans	\$1,315,680
504 Housing Grants	\$1,386,677
Specialty Loans	\$3,846,145
Community Facilities	\$23,015,800
Water & Waste	\$43,825,000
502 Direct Housing	\$46,836,054
Guaranteed Housing	\$62,941,744
Business & Industry	\$75,735,258

Cooperative Development

USDA Rural Development provided technical assistance to seven cooperatives or groups of individuals working to form cooperatives during the year. Examples of this assistance consisted of help in organization and financial structures, development process, feasibility studies, and identifying resources. Cooperative education and outreach was conducted at the Mid-Atlantic Alliance of Cooperatives' Summer Institute held at Shippensburg University providing a youth cooperative education program to 24 high school students from Susquehanna and Wyoming Counties. Presentations were also given at conferences, and work continued with partner organizations such as Keystone Development Center, Keystone Agricultural Innovation Center and the Pennsylvania Department of Agriculture to coordinate USDA Rural Development's programs with theirs.

Rural Housing Program

A Technical and Supervisory Assistance (TSA) grant from USDA Rural Development in the amount of \$100,000 was received by Pennsylvania Housing Finance Agency (PHFA) who will administer a housing counseling and housing delivery program. The TSA grant program assists low-income families in obtaining adequate housing to meet their needs or to continue occupancy in existing housing. Services will be provided through PHFA affiliate housing counseling agencies. The targeted areas include 28 rural counties across the state not covered in last year's Rural LISC grant for the same purpose. PHFA and its affiliate counseling agencies will incorporate Fannie Mae Home Counselor online, an automated web-base system designed to streamline the case management process. Pictured above is from left to right: Brian A. Hudson, PHFA Executive Director and CEO, State Director Byron Ross, and Ed Carlin, Deputy Director of Fannie Mae's Northeastern and Central PA Partnership Office.





National Homeownership Month

Secretary Ann Veneman visited Pennsylvania during National Homeownership Month in June. She attended an event honoring the Alliance for Better Housing of Kennett Square for its Buena Vista and Las Rosa (under construction) developments. The developments provide affordable housing for families who are predominately Hispanic workers in the Borough's mushroom farm industry. USDA Rural Development provided 502 housing program monies to the new homeowners. The Secretary is shown addressing the audience of families and local officials, presenting a plaque to Howard Porter, Alliance Director, and planting a tree to commemorate the event.



Earth Day

On the 34th anniversary of Earth Day in April, USDA Rural Development appeared at the Westmoreland County Earth Day Event at St. Vincent College in Latrobe, PA. Over 3,000 participants of all age groups joined in the activities. The picture opposite shows a couple of Girl

Scouts making the Water Cycle Pins at the USDA Rural Development display. Each color of a bead represented a certain aspect in the water cycle. They not only learned about USDA Rural Development programs while making their pin, but they also learned about the water cycle.

USDA Rural Development also took the opportunity to highlight what it has done for our environment through its programs by revisiting a Community Facility funded project—the Monroe County Municipal Waste Management Authority and Pocono Ecoindustrial Park, Inc. (a not-for-profit formed by the Authority) and its first of a kind fully-automated recycling transfer system. A gathering of USDA Rural Development staff, Authority staff, local officials, a fourth grade elementary class and the U. S. Forest Service's Woodsy Owl participated in a tour of the facility and heard environmental messages regarding recycling.



PA CleanWays Westmoreland County received a plaque from USDA Rural Development "...for outstanding environmental leadership by doing the 3R's—Reduce, Reuse and Recycle and improving the quality of life for families in Westmoreland County". PA CleanWays has received technical assistance grants from USDA Rural Development.

USDA Rural Development's Commitment to the Environment

The National Environmental Policy Act (NEPA) establishes the federal government's environmental policies. Its primary goal is to help public officials make decisions that are based on an understanding of the environmental consequences of their actions, and to take actions that protect, restore and enhance the environment.

To accomplish this, USDA Rural Development requires its applicants and borrowers to consider environmental impacts before taking actions financed by the Agency. The same is true for private lenders whose loans are guaranteed by the Agency. Before any USDA Rural Development assistance may be approved, the Agency will assess the environmental impact of the proposed action to ensure that steps are taken to avoid or reduce adverse effects.

In carrying out its mandates, USDA Rural Development must ensure compliance with numerous federal environmental laws, regulations, and Executive Orders. Some of these are: The Endangered Species Act, The Safe Drinking Water Act, The Farmland Protection Policy Act, The National Historic Preservation Act, Departmental Regulation 9500-3, Land Use Policy and Executive Order 11988 Floodplain Management.

Civil Rights

Assuring equal opportunity in employment and program delivery is essential in administering USDA Rural Development programs. Each USDA Rural Development employee is responsible for ensuring the highest quality of services for all recipients and beneficiaries of our programs. USDA Rural Development is committed to fair and equal treatment to employees and customers.

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USDA Rural Development

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